

IN THE CLAIMS

What is claimed is:

1. (Currently Amended) A computerized method for securely authorizing and transacting specific processing requests for stored-value cards from an originating merchant location over an originating communications network, the method comprising:

storing in a database coupled to a central processor a plurality of records comprising [[:] stored-value card data for each stored-value card, the stored value card data identifying specific merchant locations, which may include the originating merchant location, and specific communications networks for carrying or transmitting stored value card processing requests, which may include the originating communication network, that are authorized to transact specific processing requests for a specific stored value card, each of the specific merchant locations and specific communications networks associated with an identifier ;

identifiers of trusted sources for making specific processing requests for stored value cards, the trusted sources comprising trusted merchant locations and trusted communication networks for carrying or transmitting stored value card processing requests;

receiving at the central processor a specific processing request for a specific stored-value card, along with the an-associated identifier of the originating merchant location or originating communication network;

determining at the central processor whether the received identifier of the originating merchant location or the originating communication network received-associated identifier is stored in the database as a trusted source for making the specific processing request for the specific stored value card;

responsive to a determination that the received identifier is associated with a trusted merchant location that is stored in the database as a trusted source for making the specific processing request for the specific stored value card, performing the specific processing request for the specific stored value card;

responsive to a determination that the received identifier is associated with a trusted communication network for making the specific processing request for the specific stored value card;

performing the specific processing request for the specific stored value card; and capturing an identifier of the originating merchant location from which the specific processing request was sent over the originating communications network, deeming that the originating merchant location is a trusted source based upon its use of a trusted communications network, and storing the captured identifier of the originating merchant location in the database as a trusted merchant location for future stored-value card processing requests.

2-7. (Cancelled)

8. (Previously Presented) The computerized method of claim 1, wherein said stored-value card is selected from the group consisting of: a gift card, a prepaid gas card, a prepaid grocery card, a prepaid entertainment card, a card used for downloading ring tones, a card used for downloading software, a card used for downloading music files and a customer rewards card.

9-15. (Cancelled)

16. (Currently Amended) The computerized method of claim 1, wherein the ~~first originating communications network is a dedicated data circuit, and the determining step is based on whether the dedicated circuit is a trusted communications network.~~

17. (Previously Presented) The computerized method of claim 1, wherein the specific processing request is a request to activate, deactivate, reload, refresh, or refund the stored value card.

18. (Cancelled)

19. (Currently Amended) The computerized method of claim 17, wherein the ~~respective-requesting~~ originating merchant ~~location is identified by terminal~~ has a static IP address, and the determining step is based on whether the static IP address is recorded in the database as a trusted source of processing requests.

20. (Currently Amended) The computerized method of claim 17 wherein the ~~respective-requesting~~ originating merchant ~~location is identified by terminal~~ has a static IP address, the ~~respective-requesting~~ originating merchant ~~location terminal~~ enters a password to access a network wherein the password is based on or identical to the static IP address, the originating merchant location terminal communicates with the central processor using the static IP address, and the determining step is based on whether the static IP address is recorded in the database as a trusted source of processing requests.

21. (Cancelled)

22. (Currently Amended) The computerized method of claim 1 wherein the request is transmitted over a public switched telephone network and the ~~respective-requesting~~ merchant ~~location terminal~~ is determined to be a trusted source by performing a step selected from the group consisting of: identifying the telephone number used by the merchant location terminal, and communicating an acceptable password or ~~terminal-ID~~ merchant location identifier to the central processor.

23-24. (Cancelled)

25. (Previously Presented) The computerized method of claim 1 wherein each record stored in the database further includes a parameter corresponding to the value associated with

each respective stored-value card selected from the group consisting of: parameters indicative of predefined time units, and parameters indicative of one or more predefined dollar values.

26. (Cancelled)

27. (Currently Amended) The computerized method of claim 17, wherein the request to activate, deactivate, reload, refresh, or refund a stored value card is associated with a respective stored value card, the request being transmitted to the central processor from an ~~respective requesting~~ originating merchant location terminal, the central processor configured to accept the request to activate, deactivate, reload, refresh, or refund a stored value card based on whether the respective identifiers stored in the record for the stored-value card match identifiers actually transmitted by the originating requesting merchant ~~terminal~~ location for that stored-value card ~~and merchant terminal~~.

28. (Previously Presented) The computerized method of claim 1 further comprising selectively encoding the specific processing requests based on a table of predefined codes stored in the database, the predefined codes being associated with respective user groups or locations.

29-41. (Cancelled)

42. (Currently Amended) A system for authorizing and transacting specific processing requests for stored-value cards from an originating merchant location over an originating communications network, comprising:

a database;

a storage module configured to store in the database a plurality of records comprising [[:]] stored-value card data for each stored-value card, the stored value card data identifying specific merchant locations, which may include the originating merchant location, and specific communications networks for carrying or transmitting stored value card processing requests,

which may include the originating communication network, that are authorized to transact specific processing requests for a specific stored value card, each of the specific merchant locations and specific communications networks associated with an identifier;

~~identifiers of trusted sources for making specific processing requests for stored-value cards; and~~

~~_____ identifiers of trusted communications networks for carrying or transmitting specific processing requests for stored-value cards;~~

a first processing module configured to:

process a request from the [[a]] respective requesting originating merchant location terminal to the central processor processing module the request comprising an identifier of the originating merchant location or the originating communication network, the central processor processing module configured to perform the request based on whether the received identifier is stored in the database as a trusted source for making the specific processing request for the specific stored value card request originated from a trusted source and/or whether the identifier of the first communications network over which the request was transmitted or carried is identified in the database as an identifier of a trusted communications network; and

responsive to a determination that the received identifier is associated with a trusted merchant location that is stored in the database as a trusted source for making the specific processing request for the specific stored value card, performing the specific processing request for the specific stored value card;

_____ responsive to a determination that the received identifier is associated with a trusted communication network for making the specific processing request for the specific stored value card;

performing the specific processing request for the specific stored value card; and capturing an identifier of the originating merchant location from which the specific processing request was sent over the originating communications network, deeming that the originating merchant location is a trusted source based upon its use of a trusted communications network, and storing the captured identifier of the originating merchant location

~~in the database as a trusted merchant location for future stored-value card processing requests first communications network is a trusted communications network, capturing the identifier from the requesting merchant terminal and add the captured identifier to the database if not already stored;~~

~~wherein the central processor comprises the database, storage module, value module and processing module; and~~

~~— wherein the stored-value requests are received at the central processor from one or more of the merchant terminals over the first communications network.~~

43. (Currently Amended) The system of claim 42, wherein the said the specific processing request is selected from the group consisting of: a request to change the a status of the stored-value card, activating the stored-value card, deactivating the stored-value card, changing the value of the stored-value card, refreshing the stored-value card, and redeeming the value of the stored-value card.

44-49. (Cancelled)

50. (Currently Amended) The system of claim 42 wherein the originating communications network is a dedicated data circuit, ~~and the processing module is further configured to determine whether the dedicated data circuit is a trusted communications network.~~

51. (Original) The system of claim 42 wherein the request is transmitted over the Internet.

52. (Cancelled)

53. (Currently Amended) The system of claim 51, wherein the respective requesting originating merchant location is identified by terminal has a static IP address, and the processing

module is further configured to determine whether the static IP address is recorded in the database as a trusted source of processing requests.

54. (Currently Amended) The system of claim 51 wherein the ~~respective requesting~~ originating merchant location is identified by terminal has a static IP address, the ~~respective requesting originating merchant location terminal~~ enters a password to access a network wherein the password is based on or identical to the static IP address, the originating merchant location terminal communicates with the processing module central processor using the static IP address, and the processing module is further configured to determine whether the static IP address is recorded in the database as a trusted source of processing requests.

55. (Cancelled)

56. (Currently Amended) The system of claim 42 wherein the request is transmitted over a public switched telephone network and the processing module is further configured to determine whether the ~~respective requesting~~ merchant location terminal is a trusted source by performing a step selected from the group consisting of: identifying the telephone number used by the merchant location terminal, and communicating an acceptable password or ~~terminal ID~~ merchant location identifier to the processing module central processor.

57-60. (Cancelled)

61. (Previously Presented) The computerized method of claim 1, wherein said stored-value card is a card for a purpose, selected from the group consisting of: downloading music files, downloading games, enabling long distance telephone communication, enables wireless communication, enables paging services, enables internet communication services, and enables wireless web access.

62-67. (Cancelled)

68. (Previously Presented) The computerized method of claim 1, further comprising:

receiving at the central processor a request from a customer to add stored value to a customer account, the request including a first identifier, wherein the first identifier and the stored value are associated with the stored-value card, and wherein the customer account is managed by a provider; and

providing from the central processor a provider identifier associated with the provider to the customer, wherein the provider identifier is effective to add the associated stored value to the customer account.

69. (Previously Presented) The computerized method of claim 68, further comprising:

establishing at the central processor communication between the customer and a provider communications system managed by the provider.

70. (Currently Amended) The computerized method of claim 69, wherein the provider communications system is an interactive voice recognition (IVR) system.

71. (Previously Presented) The computerized method of claim 69, further comprising:

Wherein the provider communications system is configured to add associated stored value to the customer's account after receiving the provider identifier from the customer.

72-76. (Cancelled)